

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Lorrie A Creveling, et al.	Docket No.:	20655.0600
Serial No.:	10/749,696	Filing Date:	December 31, 2003
Group Art Unit:	3694	Confirmation No.:	2179
TITLE:	SYSTEM FOR REDUCING DISPUTES OF CREDIT TRANSACTIONS	Examiner:	Mary M. Gregg

AMENDMENT AFTER RCE

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Examiner's comments in the Advisory Action dated August 31, 2010 and prior to further examination of this application in connection with the RCE filed herewith, Applicant respectfully requests amendment of the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.